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ABSTRACT

Designed to assist secondary teachers of general business courses, this guide suggests student objectives, content, and activities as a point of departure for teaching general business particularly, as it relates to economic awareness. Eleven instructional units are included: Business All Around Us; Finding Information; Career Exploration; Money; Planning and Spending Income; Banking Services; Investment Opportunities; Taxes, Insurance, Filing Information, Citizenship, Legal Relations, and Government Regulations; and Using Communication, Transportation, and Travel. In addition to the specific objectives, related content, and suggested student activities (which are presented in a three-column format), each unit includes overall objectives and a suggested vocabulary. Brief information on job families (or clusters) and a bibliography of audiovisual and other materials are appended. (SH)

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PUBLIC SCHOOLS OF THE DISTRICT OF COLUMBIA

Vincent E. Reed, Superintendent

GENERAL BUSINESS

FOR

ECONOMIC AWARENESS

Curriculum Guide

U.S. DEPARTMENT OF HEALTH,
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INTRODUCTION

The purpose of this curriculum guide is to assist teachers with their instructional program. Student objectives, content, and activities are suggested as a point of departure for teaching General Business for Economic Awareness. The program and classroom activities are designed to meet the needs of each individual student in developing basic business understandings and procedures.

The content has been sequentially arranged and provides flexibility in meeting the needs of teacher planning. Instructional objectives should be reviewed, revised, modified or adapted to arrive at an appropriate set of educational objectives to fit specific teaching situations and to meet the needs of students.

All individuals are significant participants in our American economic system. Therefore, instruction in General Business for Economic Awareness should prepare students for successful and intelligent living in our economic system as individuals who: (1) understand the operations of business as they relate to the consumer; (2) manage their personal business and financial affairs competently and efficiently; (3) recognize the importance of giving serious thought to the selection of a career; and (4) understand the importance of favorable interrelation of an individual's combined role of intelligent consumer, skillful employee and responsible citizen, with business and government, toward an effective economic society.

In preparing and evaluating objectives for your use, consideration of the following factors is suggested: (1) analysis of the marketplace and financial world as they relate to your students--to determine which competencies are necessary for learners to cope with consumer problems and to obtain maximum satisfaction and utilization of resources; (2) a close look at the makeup of your classes--the cultural aspects, age levels, ability levels, work experience and economic characteristics--to determine where and how you will need to adapt to meet individual student needs.

It should be remembered that students have already made contact with business. They have used transportation and travel services. Some may have bank accounts. Many may have life or educational insurance policies. Some will have social security cards and many will have work experience. The teacher will want to build upon what the students already know. These suggestions are offered for your consideration:

- (1) capitalize on interest and enthusiasm;
- (2) challenge students in different ways;
- (3) use a variety of teaching strategies.

Added knowledge should be gained and student perspectives should be broadened.

CONTENTS

<u>Acknowledgments</u>	-----	ii
<u>Introduction</u>	-----	iv
<u>Instructional Units</u>		
I	Business All Around Us -----	1
II	Finding Information -----	7
III	Career Exploration -----	13
IV	Money -----	22
V	Planning and Spending Income -----	27
VI	Banking Services -----	32
VII	Investment Opportunities -----	37
VIII	Taxes -----	42
IX	Insurance -----	46
X	Filing Information -----	53

XI	Citizenship, Legal Relations and Government Regulations - - - - -	57
XII	Using Communication, Transportation and Travel - - - - -	63
	Appendix - - - - -	72

Job Families

Audio-Visual Materials

Pamphlets

Periodicals

Monographs

References

Wordo Game

Cross-Term Puzzle

GENERAL BUSINESS FOR ECONOMIC AWARENESS

UNIT I

BUSINESS ALL AROUND US

General Objectives:

The student will be able to:

Define "business."

State the reasons people engage in business.

Explain how consumers depend on business for the goods and services they use.

Suggested Vocabulary

Business
Capitalism
Communism
Competition
Consumer
Cooperative
Corporation
Distribution
Enterprise

Extractive
Manufacture
Needs
Partnership
Producer
Services
Socialism
Sole proprietorship
Wants

INSTRUCTIONAL OBJECTIVES

The student will be able to:

State, orally or in writing, a definition of "business."

Using a hypothetical situation, cite supportive occupations needed to operate businesses efficiently.

List, verbally or in writing, the basic industries.

Classify businesses according to types.

CONTENT

I. Introduction to business

A. Definition

B. Purpose

1. Make a profit
2. Provide goods and services

C. Interdependence of business

II. Types of basic business enterprises

A. Industrial

1. Agriculture
2. Extractive

SUGGESTED STUDENT ACTIVITIES

Formulate a definition of business based on discussion of students' previous experiences. List key words on chalkboard and identify functions of businesses.

Identify neighborhood businesses and give the usefulness of each.

Select appropriate projects from textbook materials.

Class members produce and direct skit, "Our Economic World."

Define "business enterprise."

Supply a list of businesses and have students classify them as either industrial, commercial, or service.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

CONTENT

SUGGESTED STUDENT ACTIVITIES

3. Manufacturing

4. Construction

Discuss the basic enterprises and have students tell what business they feel would come under each heading. Correct as necessary.

B. Commercial

1. Marketing

2. Communication and transportation

3. Financial

Visit several businesses if possible to observe the types of things they do (e.g., grocery store, advertising agency, etc.).

Discuss how all business enterprises are interdependent.

Using local businesses, discuss kinds of occupations used to run those businesses efficiently.

Have class produce and direct the skit, "The Nature of American Business" (South-Western Monograph #124).

C. Service

1. Personal

2. Professional

Trace certain products from extractive industry through manufacturing to wholesaler to retailer.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Identify, orally or in writing, the forms of business organizations.

CONTENT

3. Business

III. Kinds of business organizations

- A. Sole proprietorship
- B. Partnership
- C. Corporation
- D. Co-op
- E. Non-profit

SUGGESTED STUDENT ACTIVITIES

Define "sole proprietorship," "partnership" and "corporation."

Carry a hypothetical business organization from sole proprietorship to a partnership then to a corporation. Be sure to discuss thoroughly the reasons why it was necessary to move from one form of ownership to the other.

Compare the advantages and disadvantages of each type of business organization.

Invite a stockbroker to visit the class to discuss stocks.

Prepare a list of businesses that would be best suited for each of the three organizations mentioned above.

Have students list the various businesses in their neighborhoods and then determine the type of organization.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Name four types of economic systems.

CONTENT

IV. Types of economic systems

- A. Capitalism
- B. Socialism
- C. Communism
- D. Fascism

SUGGESTED STUDENT ACTIVITIES

Discuss the similarities and differences in a corporation and a co-operative.

Have students talk with the organizers of a co-operative about how it operates.

Discuss the important features of capitalism:

- a. private property
- b. private enterprise
- c. freedom of choice

Prepare a comparative study of the four forms of economic systems.

Write a paper explaining in your own words your individual rights under a capitalistic society.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Explain the effects of individual consumer spending upon the entire American economy.

CONTENT

- V. Effects of consumer spending
 - A. Using goods and services
 - B. Offsetting inflation
 - C. Causes of deflation
 - D. Poverty and wealth
 - D. Relationship between unlimited wants, basic needs and limited resources.

SUGGESTED STUDENT ACTIVITIES

Discuss how business affects local and national economics.

UNIT 11

FINDING INFORMATION

General Objective: The student will be able to name and locate various sources of information.

SUGGESTED VOCABULARY

Abridged	Dictionary
Almanac	Directory
Antonym	Fiction
Appendix	Gazetteer
Atlas	Index
Author card	Library
Autobiography	Non-fiction
Bibliography	Periodical
Biography	Preface
Call number	Subject card
Card catalogue	Synonym
Classified	Thesaurus
Cross reference	Title card
Dewey decimal system	Unabridged

INSTRUCTIONAL OBJECTIVES

The student will be able to:

List some library services.

Use the card catalogue.

Differentiate fiction from non-fiction.

Locate books classified by the Dewey decimal system.

CONTENT

1. Organization of the library

A. Card catalogue

1. Purpose

2. Use

B. Fiction and non-fiction

1. Definition

2. Location

C. Dewey decimal system

SUGGESTED STUDENT ACTIVITIES

Invite the school librarian to talk to the class about the school library facilities and services.

Visit a branch library or the Martin Luther King library and compare arrangements, facilities and services with the school library.

Discuss the card catalogue and how it is used. Follow-up with assignments related to the card catalogue. (Find the call number of a book or the author when the title is known, etc.)

Discuss the difference between fiction and non-fiction.

Discuss the origin and general nature of the Dewey decimal system.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Identify and state the purpose of various parts of books.

CONTENT

II. General format of books

- A. Cover
- B. Backbone
- C. Fly sheet
- D. Title page
- E. Copyright date
- F. Preface
- G. Foreword
- H. Introduction
- I. Table of contents
- J. Body

SUGGESTED STUDENT ACTIVITIES

Make individual assignments that require obtaining information from various sources in the library (e.g., rainfall in the District of Columbia, population in Tokyo, synonym for reiterate).

Have students list and state the function of as many parts of a book as possible.

Discuss the purpose of each part of a book, noting that all books will not have all parts.

Point to the various segments of a book or give a definition of certain parts and have students write the names of those parts.

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED LEARNING ACTIVITIES
The student will be able to:	K. Index L. Glossary M. Appendix	
Identify parts of a dictionary.	III. The dictionary A. Parts B. Abridged C. Unabridged D. Technical	Discuss the different types of dictionaries. Have students examine samples of abridged and unabridged dictionaries, stating the usefulness of each. With the help of students, list information other than definitions that can be found in a dictionary. Give students several lists of words to alphabetize. Start with the simple and proceed to the more difficult.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Select the appropriate reference to obtain needed information.

CONTENT

- IV. General reference books
- A. Thesaurus
 - B. Book of Quotations
 - C. Almanac
 - D. Encyclopedia
 - E. Atlas
 - F. Reader's Guide to Periodical Literature
 - G. Art Index
 - H. Directories
 - I. Biographical reference

SUGGESTED STUDENT ACTIVITIES

Using guidewords only, have students tell which ones would be used to quickly locate certain words.

Use a word a day or week to help improve the spelling and vocabulary of students.

Visit the school library to expose students to other general reference books available in the school.

Set up some hypothetical situations requiring the collection of information or data. Have students indicate the best source for information.

Make assignments that require the use of a book of quotations, Reader's Guide to Periodical Literature, almanac, encyclopedia, etc.

Discuss other references not commonly used.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Select the appropriate reference to obtain needed information.

CONTENT

V. Specialized reference sources

- A. Scott's Standard Postage Catalogue
- B. Official Baseball Guide
- C. Radio Amateur's Handbook
- D. Official Guide of the Railways/Official Air-line Guide
- E. Hotel and Motel Red Book
- F. Consumer Bulletin and Consumer Reports
- G. Monthly Catalogue of U. S. Government Publications

SUGGESTED STUDENT ACTIVITIES

Discuss the telephone directory as a reference book.

Have students alphabetize lists of related and unrelated words.

Visit the public or school library and browse through specialized references on display.

Prepare teacher assignments which require the use of specialized references.

UNIT III

CAREER EXPLORATION

General Objectives: The student will be able to:

Identify career opportunities that may be best suited to his/her ability, interest, personality and ambition.

Describe employment practices used and general qualifications considered by employers.

Correctly obtain a social security card.

Correctly complete job applications.

Write a letter of application.

Prepare a resume.

Favorably conduct himself/herself in an interview.

SUGGESTED VOCABULARY

Aptitude tests
Application
Career
Cooperation
Emotional
Employment agency
Resume

Experience
Occupation
Mobility
Personality
Punctual
Qualify
Technology
Vocation

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Discuss the current occupational trends.

Identify beginning job opportunities in the specific types of business offices.

Identify the factors influencing earning power.

CONTENT

I. Changes in the job world

- A. Workers needed to produce services
- B. Job mobility
- C. Job satisfaction

II. Factors influencing earning power

- A. Education
- B. Limited supply of people with specific talents and/or skills
- C. Personal qualities
- D. Physical attributes
- E. Risks involved

SUGGESTED STUDENT ACTIVITIES

Request students to bring in clippings related to job employment from the daily newspaper. Have each student to report on article. List on board the current occupational trends as concluded from reports.

Assign students to role-enact possible adjustments a family would make in a job change (e.g., location, position, level).

Divide the class into the nine major occupational groups. Require each group, according to occupation, to report to class:

- Education required
- Duties of job
- Pay
- Personal qualities
- Physical attributes
- Job risks

Discuss the benefits of training for a cluster of jobs.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Classify the five different kinds of money income which are common in the United States.

Explain the three methods of wage payment.

CONTENT

III. Kinds of income

- A. Wages and salaries
- B. Profit, dividends
- C. Interest, rent

IV. Wages

- A. Timework

SUGGESTED STUDENT ACTIVITIES

Have students prepare oral reports accompanied by illustrations. Students interested in photography may take pictures of workers in the vocation selected.

List jobs that students have named and ask them to write traits that are important for each and why.

Compare salaries of various jobs requiring different educational and/or training requirements.

Discuss each kind of money income.

Discuss each method of payment.

Review and practice figuring each method of payment.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Select realistic employment goals.

CONTENT

1. Hourly
2. Weekly
3. Semi-monthly
4. Monthly

B. Piece work

C. Commission

V. Self-evaluation

A. Like

B. Analysis

VI. What the student can do
now

SUGGESTED STUDENT ACTIVITIES

Have students fill out self-evaluation questionnaires and decide what answers tell each about himself or herself.

Invite career counselor to administer interest survey to entire class.

Teacher and students can develop a list of jobs that combine fields.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

CONTENT

- A. Continuation of education
- B. Summer employment
- C. Part-time employment
- D. Volunteer work
- E. Current and ongoing preparation

SUGGESTED STUDENT ACTIVITIES

Business teachers can plan a career day. Students should select area speakers prior to career day by listing their choices on a questionnaire.

Invite career counselor to discuss summer and part-time jobs currently available.

From a list of required and optional high school subjects available in local high schools, have students prepare a program of studies related to their chosen occupations.

Invite counselor to class to assist students in preparing course program for next three years (senior high school).

Co-curricular activity:
organize a career club.

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED STUDENT ACTIVITIES
The student will be able to:		
Interpret Child Labor Laws as they apply to various age groups.	VII. Child Labor Laws A. Proof of age B. Hours of work C. Hazardous occupations	Invite senior law students from area university to discuss Child Labor Laws. Class discussion of basic laws and regulations. Role-enact situations to demonstrate regulations.
Complete application for social security card.	VIII. Social security A. Purpose B. Application	Practice/review completing Form SS5.
Compose and write letters of applications.	IX. Applying for employment A. Business letter B. Application blank C. Interview	Select job and name of firm and write letter of application. Fill out application blanks.
Complete, neatly and in proper form, an application blank.		Write a resume.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Demonstrate ability to use recommended techniques and proper conduct in interview.

Read the "want ads" with reasonable accuracy.

CONTENT

D. Looking for a job

1. "Want ad"
2. Federal and local government employment offices

SUGGESTED STUDENT ACTIVITIES

Role-enact interviews. Use interview checklist. Teacher and students may make up one or select form from textbook.

Write a model letter thanking the interviewer.

General discussion of "want ads."

Make a list of abbreviations used in the "want ads" and tell what they mean.

Have each student bring to class the "want ad" section of the newspaper. Each one will select a job of interest. Discuss the kind of information secured from a "want ad."

Obtain information from federal and local governments about employment offices.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Explain the operation of private employment agencies.

Define "fringe benefits" and give examples.

CONTENT

3. Private employment agencies

4. Job related expenses

a. Transportation

b. Lunch

c. Fringe benefits

d. Miscellaneous

SUGGESTED STUDENT ACTIVITIES

Learn to use the table of fees from a private employment agency. Compute the amount of fees to be deducted from a given salary.

List some fringe benefits offered by at least two local firms.

Compare fringe benefits received from a private industry with a government agency.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

List personal qualities for job success.

CONTENT

X. Personal qualities for job success.

A. Punctuality

B. Dependability

C. Grooming and cleanliness

D. Loyalty

SUGGESTED STUDENT ACTIVITIES

List and discuss personal qualities contributing to job success. Identify ways in which these qualities may be developed in school.

Discuss attitudes involved in good work habits.

UNIT IV

MONEY

General Objectives:

The student will be able to:

Define "money" and describe its role in our economic system.

Analyze ways for using spendable income efficiently.

SUGGESTED VOCABULARY

Barter	Inflation
Cashier	Mint
Counterfeit	Money
Currency	Numismatics
Defacing	Receipt
Deflation	Redeem
Genuine	Remittance

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Define "barter" and explain the barter system.

Define "money" and explain its role in our economic system.

CONTENT

- I. Barter system
 - A. Definition
 - B. Limitations
 - C. Inconveniences

II. Money

- A. Definition
- B. Functions
 1. Medium of exchange

SUGGESTED STUDENT ACTIVITIES

Discuss personal trading experiences.

"Trading Day"--request students to bring in small items to trade for something wanted.

Students can bring in newspaper clippings on trading merchandise.

Dramatize, through a skit, the advantages and disadvantages of the barter system.

Select a committee to draw examples of articles commonly used for trading in place of money.

List ways money is used.

Select students to report on each function of money.

INSTRUCTIONAL OBJECTIVES

CONTENT

SUGGESTED STUDENT ACTIVITIES

The student will be able to:

2. Yardstick of value

Discuss the various denominations of money and why needed.

3. Store of value

4. Standard of debts

C. Addition method of making change

Role-enactment: Use play money to count out change made for a purchase. Complete change sheet. Group money in stacks of equivalent value.

Collect current news articles on money; report and discuss in class.

Use money skillfully.

D. Methods of making payments

Compare advantages and disadvantages of various payment methods. Request students to bring in samples of money substitutes.

Detect counterfeit money.

E. Comparison of genuine and counterfeit money

Study pictures of currency and differentiate between genuine and counterfeit money.

III. Role of Treasury Department

Invite a speaker from the Treasury Department.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Redeem mutilated money.

Identify government agencies which oversee the minting of coins and printing of currency.

Explain the factors which determine the value of money.

CONTENT

IV. Government agencies

A. U. S. Bureau of Engraving and Printing

B. U. S. Mint

C. U. S. Secret Service

V. Federal Government's exclusive authority to determine face value

VI. Science of numismatics

VII. Inflation and deflation

SUGGESTED STUDENT ACTIVITIES

Explain procedure for redemption of extremely mutilated money.

Field trip to the U. S. Bureau of Engraving.

Oral reports on highlights of trip.

Discuss monetary items produced in bureau and mint.

Contrast today's purchasing power of the dollar to the 1940's and 1950's.

Bring coin collections to class and consult books and magazines.

Interview a retired relative to determine the effect of inflation on fixed income.

Interview parents/head of household on fluctuating grocery costs from week to week.

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED STUDENT ACTIVITIES
The student will be able to: Convert American dollars to foreign equivalent.	VIII. Monetary systems of major foreign countries	List names given to dollar in major foreign countries. Determine cost of different articles in foreign countries. Invite official from a foreign exchange market bank to speak to the class. Ask students to bring in foreign money. Select a committee to prepare a bulletin board display of samples of foreign money.

UNIT V

PLANNING AND SPENDING INCOME

General Objective:

The student will be able to skillfully manage his/her income through careful budgeting, wise spending, and intelligent use of credit.

SUGGESTED VOCABULARY

Thrift	Credit rating	Discount
Budget	Debtor	Security
Expenditure	Uncollectible accounts	Collateral
Assets	Credit card	Proceeds
Liabilities	Down payment	Promissory note
Net income	Finance charge	Principal
Net worth	Installment credit	Repossess
Fixed expenses	Revolving charge account	Capacity
Price index	Budget plan	Character
Credit	Credit union	Capital
Creditor	Date of maturity	Statement of account

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Define "budget".

Explain how to budget time, money and resources efficiently.

Explain the importance of planning in financial affairs.

Keep a record of expenditures.

Control spending through the use of records.

CONTENT

I. Budget

A. Definition

B. Characteristics of a good budget

C. Techniques for setting up a budget

D. Planning

E. Choice making

F. Expenditures

G. Records

1. Cash

2. Income

3. Expense

SUGGESTED STUDENT ACTIVITIES

Discuss the reasons, purposes and advantages of careful saving and spending of income.

Have students prepare personal and family budgets based on income, expenses, goals and needs.

List and discuss initial reasons for expenditures and discuss factors that influence spending habits.

Prepare income and expense record.

Prepare daily cash record.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Analyze personal financial resources.

Develop skillful buying habits.

CONTENT

H. Personal inventory

I. Money management

SUGGESTED STUDENT ACTIVITIES

Evaluate budget in terms of values and goal attainment as well as economic security.

Prepare personal inventory with statement of assets and liabilities.

Compare quality of similar products costing various prices. Collect and analyze ads; compare unit to quantity prices; collect and analyze labels.

Select two groups of four students each. Have both groups prepare a panel discussion on one of the following topics:

The importance of planning before spending.

The similarities of spending plans for individuals, business and government agencies.

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED STUDENT ACTIVITIES
The student will be able to:		
Explain purchasing power of teenagers and their responsibilities as consumers.	J. Merchandise 1. Consumer information 2. Using and caring for products	Discuss the impact of consumer choices on business. Read consumer magazine articles on various products and report findings. Collect guarantees and analyze the statements.
Define "credit" and appraise its merits.	II. Credit	
Explain the importance of establishing and maintaining a good credit rating.	A. Definition B. Advantages C. Kinds of credit	List different types of credit plans available and state the advantages and disadvantages of each. Interview family heads to determine extent of credit usage. Interview credit managers to determine requirements for credit approval. List the special problems of the economically deprived.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Complete credit card applications correctly.

Identify factors determining the cost of credit.

Calculate the cost of various types of credit.

CONTENT

D. Applying for credit

E. Cost of using credit

1. Factors determining cost

2. Comparison of credit costs

SUGGESTED STUDENT ACTIVITIES

Prepare credit applications, study and evaluate contract clauses and report their implications to the class.

Compare cash price to credit purchase price; compare interest rates charged; illustrate the mechanics involved when determining cost of credit.

Divide class into committees to survey the community and find out what types of credit plans are available to teenagers.

UNIT VI

BANKING SERVICES

General Objective: The student will be able to identify and correctly use various banking services.

SUGGESTED VOCABULARY

Bank statement	Safe deposit box
Canceled check	State bank
Service charge	National bank
Outstanding check	Trust department
Bank draft	Drawer
Bank money order	Drawee
Cashier's check	Payee
Certified check	Forged check
Money order	Post dated check
Travelers check	Stop payment
Endorsement	Order
Blank endorsement	Reconciliation
Check clearing	Check register
Interest	Federal Reserve system
Endorser	Check stub
Endorsement in full	ABA number
Restrictive endorsement	Passbook
Check	Deposit slip
Deposit	Federal Deposit Insurance Corporation
Depositor	Joint account
Bank	Signature card
	Service credit

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED STUDENT ACTIVITIES
The student will be able to:		
Define "banking."	I. Banking	
	A. Definition	
	B. Types of banks	List reasons why people use banks.
		List advantages of having banks in a community.
Identify personal, social and business services a bank renders as a financing agency in the community and in our economic system.	C. Insurance protection	
	D. Role in the community	
	E. Federal Reserve system	
Open and use a personal savings and checking account.	II. Procedures for opening and using accounts	Practice preparing necessary forms for opening a savings account and a checking account.
	A. Savings	Assign a committee to compare interest rates of at least four local banking institutions.
	B. Checking	Using a list of bank balances with rates of interest, calculate the interest to be paid quarterly and/or semi-annually.

INSTRUCTIONAL OBJECTIVES
The student will be able to:

Select the checking account
and service designed for
personal needs.

71

CONTENT

- III. Checking accounts
- A. Services
 - B. Calculation of
monthly service
charge

34

SUGGESTED STUDENT ACTIVITIES

Discuss the importance of
legibility and correct writing
of checks.

Discuss the importance of keep-
ing an accurate checkbook record.

Maintain stubs and checks
and reconcile bank statement.

Chart the route of a check from
issuance to return to drawer.

Invite bank official to speak
to class regarding difficulties
banks face in handling checking
account transactions of customers
who are careless in writing,
endorsing and cashing checks.

Differentiate between plans and
discuss advantages and disadvan-
tages.

72

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Endorse checks correctly.

Use other methods of making payments

Use other banking services.

CONTENT

C. Endorsements

1. Purposes

2. Types

IV. Money substitutes

A. Money orders

B. Bank drafts

C. Certified checks

D. Cashier's checks

E. Travelers checks

V. Other banking services

A. Safe deposit boxes

B. Loans

C. Trust department

SUGGESTED STUDENT ACTIVITIES

Describe information obtained from canceled check.

Collect canceled checks with different types of endorsements.

Write check payable to another student and have different payees endorse same check.

List advantages and disadvantages for each type of money substitute. Describe the convenience on the part of the sender as well as the receiver.

Interview various bank officials to determine services offered and fees charged.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Describe modern banking trends.

CONTENT

- D. Financial and tax advice
- E. Travel services
- F. Charge account services
- G. Bill paying
- H. Government bonds
- I. Stopping check payments
- J. Securities and exchanges

VI. Modern banking trends

- A. Decorative interiors
- B. Open counters
- C. Branch banking
- D. Bank credit cards
- E. Twenty-four hour banking service

SUGGESTED STUDENT ACTIVITIES

List reasons for and advantages of modern banking trends.

GENERAL BUSINESS

UNIT VII

INVESTMENT OPPORTUNITIES

General Objectives: The student will be able to:

Identify various investment opportunities.

Explain the importance of and necessity for systematic savings and investments.

SUGGESTED VOCABULARY

Appraisal
Assessment
Bonds
 Coupon
 Municipal
 Registered
Compound interest
Default
Depreciation
Disposable income

Dividend
Equity
Escrow
Expenditures
Face
Finance
Investment
Investment return
Maintenance
Mature
Mortgage

Principal
Realtor
Securities
Stock exchange
Stocks
 Common
 Preferred
Tenant
Title search
Valuation

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Explain the advantages of starting a savings program early in life.

Compute compound interest.

Define stocks and explain how to go about purchasing them.

CONTENT

I. Savings as an Investment

A. Regularity of savings

B. Interest from savings

II. Stocks

A. Definition

B. Types

1. Common

2. Preferred

SUGGESTED STUDENT ACTIVITIES

Read and discuss related materials found in textbooks, pamphlets, and periodicals.

Invite bankers and other employees of savings firms to speak to class.

Using a simulated passbook containing deposits and withdrawals, compute compound interest on balance for a specified period of time.

Discuss and compare interest rates from various savings institutions.

Invite a speaker from an investment firm to discuss types of stocks.

Assign a group of students to study difference between preferred and common stocks, the advantages and disadvantages of each, then report to class.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Explain the operation of mutual funds.

Analyze the financial pages with reasonable accuracy.

Differentiate bonds from stocks.

CONTENT

C. How to purchase stocks

1. Broker

2. Over-the-counter

D. Mutual funds

E. Financial page of newspaper

III. Bonds

A. Definition

B. Types

1. U. S. Savings

SUGGESTED STUDENT ACTIVITIES

Visit an investment firm.

Invite a representative of a mutual fund to speak to class.

Bring financial pages from newspaper to be read after terminology has been explained.

Interested student may "purchase" a share of stock and plot its net change for a specified period of time.

Play "Monopoly" game to reinforce the buying and selling of stocks.

Bring a bond (or replica) to class, if possible. Compare the bonds.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Explain the operation of an investment club.

Explain advantages of home ownership as an investment.

CONTENT

2. Municipal

3. Corporate

IV. Investment clubs

V. Home Ownership

A. Taxes

B. Insurance

C. Maintenance

D. Depreciation

E. Interest

SUGGESTED STUDENT ACTIVITIES

For information write to:
National Association of
Investment Clubs
1515 East Eleven Mile Road
Royal Oak, Michigan 48067

Select some possible investments
for discussion.

List advantages of investing
with others through an invest-
ment club.

Discuss some of the advantages
of owning a home and some of the
advantages of renting a home.

Research the difference between
cooperatives and condominiums.
Make a report on the advantages
and disadvantages of ownership
for either a cooperative or a
condominium.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Identify at least three risks involved in investing in real estate.

CONTENT

VI. Single dwellings and apartments

A. Advantages

B. Disadvantages

SUGGESTED STUDENT ACTIVITIES

Invite a realtor to speak to the class.

UNIT VIII

TAXES

General Objectives: Upon completion of this unit the student will be able to:

Identify different taxes in our economic system and describe the principal function of each.

Complete a 1040 form accurately.

SUGGESTED VOCABULARY

Adjusted gross income	Dividend exclusion	Interest income
Allowable	Dividend income	Itemize
Casualty	Evader	Loss
Charitable	Exclude	Miscellaneous
Compute	Exemption	Schedule
Contributions	Expenses	Self-employed
Deductible	FICA	Taxation
Deduction standard	Social security	Taxpayer
Dependent	Fiscal year	Tax tables
Depletion	Income	Withholding allowance
	Gross	
	Net	
	IRS	

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED STUDENT ACTIVITIES
The student will be able to:		
Define "taxation."	I. Taxation	
	A. Definition	Discuss and formulate definitions pertaining to taxation. Collect and discuss newspaper articles pertaining to taxes.
Discuss the importance of taxation in the United States.	B. Need	Assign students to teams of two or three. Within a designated time, have students list things taxes get for us. The team naming the most benefits wins the contest.
State at least eight services, direct or indirect, provided by taxation.	C. Impact and incidence of taxation	
Explain the kinds of taxes.	II. Kinds of taxes	
	A. Direct taxes	Define each kind of tax.
	1. Income tax	Invite resource speaker to explain the need for taxes and the basis on which they are levied.
	2. Real estate	
	3. Personal	
	4. Inheritance and gift	

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Differentiate methods of collecting taxes.

Determine whether to file a form W-4 or W-4E with employer and complete form correctly.

Explain purpose of form W-2.

Complete form 1040A.

Prepare form 1040 with supporting schedule A.

CONTENT

B. Indirect taxes

1. Sales and excise
2. Customs duties

III. Methods of collecting taxes

IV. Income tax

A. Federal income tax

1. Difference between W-4 and W-4E forms.
2. Wage and tax statement

B. Form 1040A

C. Form 1040 with supporting schedule A

SUGGESTED STUDENT ACTIVITIES

Trace historical development of taxation through the use of texts, pamphlets and other sources.

Field trip to Internal Revenue Service.

Complete forms W-4 and W-4E.

Indicate and discuss the place for this information on the 1040 form.)

Using tax tables for various income groups, practice completing form 1040A.

Complete form 1040 using schedule A.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Prepare D. C. income tax form.

CONTENT

V. D. C. income tax forms

SUGGESTED STUDENT ACTIVITIES

Compare and contrast Federal tax forms and D. C. tax forms.

Practice completing D. C. income tax forms.

UNIT IX

INSURANCE

General Objectives: The student will be able to:

Identify various insurance plans.

Explain the importance of being properly insured.

Select an insurance plan that would be suited to a specific situation.

SUGGESTED VOCABULARY

Annuity	Insured
Beneficiary	Insurer
Bodily injury	Inventory
Cash surrender value	Limited payment life
Collision coverage	Policy
Comprehensive coverage	Policyholder
Deductible clause	Premium
Depreciation	Property damage
Endowment	Risk
Face value	Straight life
Homeowner's policy	Term insurance
Insurable interest	Underwriter

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Define specific terms that relate to insurance.

Cite instances where insurance is necessary.

Explain how economic risks are shared.

CONTENT

I. Insurance

A. Vocabulary

B. Types of economic risks

1. Loss of life
2. Disability (loss of earning power)
3. Property damage
4. Bodily injury

C. Sharing economic risks

SUGGESTED STUDENT ACTIVITIES

Review insurance terms.

Match terms with definitions.

Play "Wordo" game using terms associated with insurance.
(See Appendix, page 81.)

Work the cross-term puzzle dealing with an insurance vocabulary.
(See Appendix, page 82.)

Prepare a report based on newspaper clippings which point up the need for insurance. Indicate which type is needed in each instance.

Discuss the need for insurance.

Debate: "If I am careful, I will not need insurance."

Skit: "Economic Risks and Insurance."

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Identify the various types of automobile insurance available and the type of coverage contained in each.

State some of the factors that influence the cost of automobile insurance.

Point out some of the basic differences in automobile insurance and motorcycle insurance.

CONTENT

II. Automobile insurance

A. Bodily injury

B. Medical payment

C. Uninsured motorists

D. Property damage

E. Comprehensive

F. Collision

G. Cost

III. Motorcycle insurance

SUGGESTED STUDENT ACTIVITIES

Give oral reports on the history of insurance.

Discuss how economic risks of today differ from those in the past.

Guest speaker from Traffic Division to talk about the importance of automobile insurance.

List and discuss the types of automobile insurance.

Discuss the need for adequate automobile insurance.

List the factors that affect the cost of automobile insurance.

Point out the similarities between automobile and motorcycle insurance.

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED STUDENT ACTIVITIES
The student will be able to:		
Explain what is meant by insurable interest.	IV. Home insurance	Discuss the restrictions on motorcycle insurance.
Differentiate between the basic, broad, and comprehensive forms of insurance for the home.	A. Homeowner's policy	Using recent storms or natural disasters that have occurred, have students list risks that have involved property owners.
List the factors that determine the cost of property insurance.	B. Standard fire policy	Discuss the need for an insurable interest in property.
Discuss the coverage contained in liability insurance for the home.	C. Extended coverage	Examine a homeowner's policy to determine what type(s) of coverage is (are) offered.
Identify the types of life insurance policies available.	D. Basis of coverage	Have class list factors that they feel might affect the cost of property insurance.
Determine which type of policy is best for various situations.	E. Factors affecting cost	Explain the importance of having personal liability insurance.
	F. Method of payment	
	G. Personal liability coverage	
	V. Life insurance	
	A. Types	Obtain several life insurance policies and discuss their similarities and differences.
	1. Term	

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Decide the best way to purchase life insurance (group, etc.).

Explain how insurance is used as an investment.

Identify the different types of health insurance available.

Discuss the ways that health insurance can be purchased.

CONTENT

2. Whole life

3. Limited payment

4. Endowment

B. How purchased

1. Group

2. Industrial

3. Independent agent

C. Cash value

D. Investment

VI. Health insurance

A. Purpose

B. Types

SUGGESTED STUDENT ACTIVITIES

Discuss the different types of life insurance and cite conditions under which each might be used.

List factors affecting cost of life insurance.

Report on where and how life insurance can be purchased.

Using cash value table, compute cash value of various policies.

Discuss how insurance is sometimes used as an investment.

Explore the instances where health insurance of some type is needed.

Find the daily rates at local hospitals.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Discuss the health insurance programs that are provided by state governments.

Differentiate between Medicaid and Medicare.

Give the main purpose of disability income insurance.

CONTENT

1. Hospital expense
2. Surgical
3. Regular medical
4. Major medical
5. Comprehensive
- C. Workmen's compensation
- D. Medicare
- E. Medicaid

VII. Income security

- A. Disability income insurance
- B. Private pension plan

51

SUGGESTED STUDENT ACTIVITIES

Have students talk with their parents about the health coverage they have and report back to class.

Discuss the five basic kinds of health insurance.

List certain health problems and have students indicate which coverage would be best for each case.

Discuss insurance protection provided by the individual states (Medicaid and workmen's compensation).

Discuss ways of obtaining health insurance (include Medicare and Medicaid).

Discuss the various types of insurance that are designed specifically for income protection and security.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Differentiate between unemployment insurance and workmen's compensation.

Discuss advantages and disadvantages of private pension plans.

Differentiate between annuities and life insurance.

List the protection provided by social security.

CONTENT

- C. Annuities
- D. Social security
- E. Unemployment insurance

SUGGESTED STUDENT ACTIVITIES

Have students prepare reports on the history of social security.

Obtain a social security kit from the Social Security Administration and explore the coverage that is available for young families.

UNIT X

FILING INFORMATION

General Objectives: The student will be able to:

Explain the importance of and necessity for systematically keeping records.

Index papers for filing.

Differentiate between subject, geographic and numeric filing.

Do filing jobs.

SUGGESTED VOCABULARY

Alphabetic
Alphabetic card index
Alphabetize
Caption
Chronological
Coding
Cross reference
Entry
Expansion
Folder
Geographic
Given name
Guide

Horizontal
Legal size
Letter size
Numeric
Outcharge
Sort
Shannon
Surname
Tickler
Transpose
Vertical
Visible

INSTRUCTIONAL OBJECTIVES
The student will be able to:

Define "filing."

Give the purpose of filing.

Alphabetize the names of persons, businesses and organizations.

Utilize various methods of filing.

CONTENT

1. Filing

A. Definition

B. Purpose

C. Rules for alphabetizing

D. Methods of filing

1. Alphabetic

2. Subject

3. Geographic

SUGGESTED STUDENT ACTIVITIES

With the teacher's help, have students write a definition of filing.

Discuss the possible state that an office would be in without a system of filing. (Students should arrive at the purpose of filing as a result of this discussion.)

Practice indexing the names of the students in the class.

Arrange students' names in alphabetical order as they are indexed.

Proceed to more difficult indexing and alphabetizing.

Provide projects that will involve filing under each of the four systems of filing.

Set up sample files in the classroom.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Identify the various types of files. Give advantages and/or disadvantages of each type of file.

Prepare an out card for papers temporarily removed from the files.

CONTENT

4. Numeric

E. Types of files

1. Vertical

2. Microfilm

3. Visible

4. Card

5. Flat

(a) Spindle

(b) Box

(c) Shannon

II. Outcharging material

SUGGESTED STUDENT ACTIVITIES

Discuss the various types of files available and cite uses of each. Give possible advantages and disadvantages of the different types of files.

Remove papers from the sample files in the classroom. Be sure that an out card is prepared for each paper removed.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Determine when papers should be removed from the files for storage.

CONTENT

III. Transferring to storage

SUGGESTED STUDENT ACTIVITIES

Discuss how long papers should be kept in the active file.

Discuss microfilm as a means of keeping material that is inactive.

UNIT XI

CITIZENSHIP, LEGAL RELATIONS AND GOVERNMENT REGULATIONS

General Objectives: The student will be able to:

Explain the contributions a responsible citizen can make to our economy.

Identify the role of the government in the establishment and enforcement of certain rules and regulations to improve the well-being of all citizens.

SUGGESTED VOCABULARY

Adulterate
Board of Elections
Candidate
Citizen
Competition
Conservation
Copyright
Deceptive
Elect
Eminent domain
Employable

Entrepreneur
Legal
Monopoly
Priority
Private sector
Public sector
Recycle
Regulate
Subsidy
Trademark
Voting machine

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Identify some qualities of good citizenship in the school, home and community.

CONTENT

I. Citizenship responsibilities

A. As an individual

SUGGESTED STUDENT ACTIVITIES

Discuss the responsibilities of students to home, school and community and explain how students can implement these responsibilities.

Select a committee to review and prepare panel discussion on the students' Bill of Rights. At conclusion each one should prepare an essay relating personal views.

Secure speaker from one of the local newspapers to address the class on "Freedom of the Press."

Panel discussion: Implied Restriction of Freedom of Speech (e.g., public figures or organizations taking a strong position on issues).

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Specify some obligations consumers have to the community.

List at least five contributions a competent worker makes to his/her family and community.

Discuss the importance of citizens actively participating in our voting process.

List sequentially the steps involved in voter registration and voting procedures.

CONTENT

B. As a consumer

C. As a worker

D. As a voter

SUGGESTED STUDENT ACTIVITIES

Invite a speaker from the D. C. Office of Consumer Affairs.

View television programs related to consumer problems and identify reflections of good citizenship.

Discuss qualities of a competent worker.

Panel discussion emphasizing the importance of voting.

Discuss current issues in the local community.

Invite a representative from the Board of Elections to speak to the class. During election take students to the nearest ballot box.

Field trip to voting precinct during local election.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Define "law."

State briefly the purpose of law.

CONTENT

II. Legal relations

A. Definition of law

B. Purpose of law

SUGGESTED STUDENT ACTIVITIES

Hold a mock election - student council members of the school, and/or members of the Board of Education.

Divide class into three groups. Assign each group one of the following topics: "Citizenship Responsibilities as a Consumer," "Citizenship Responsibilities as a Worker," and "Citizenship Responsibilities as a Voter." Each group will report to the class.

Discuss the definition and purpose of law.

Request students to brainstorm telling about situations in which a knowledge of the law would be helpful. List ideas on chalkboard or overhead transparency.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

State accurately the legal rights and responsibilities of the individual in given cases.

CONTENT

C. Legal rights

SUGGESTED STUDENT ACTIVITIES

Invite a representative from the "Officer Friendly" group and/or lawyer to discuss legal rights.

Hold a mock arrest on simple familiar cases. Use newspapers and suggestions from students to prepare interesting real-life cases.

Prepare a field trip to a court in action. Secure approval beforehand.

III. Role of government

Identify several services received from federal, state and local government.

A. Services from the government

List on chalkboard benefits received from the government on all levels.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

State the types and duties of government agencies available to assist entrepreneurs.

Indicate resources available that assist consumers in practicing the rules of wise buying.

CONTENT

B. Regulation of business

C. Protective agencies

SUGGESTED STUDENT ACTIVITIES

Select committees of students to interview owners/managers of local businesses to find out what ways they are regulated by the government.

Assign a student to investigate government agencies such as the Public Utility Commission, Interstate Commerce Commission, Civil Aeronautics Board, Patents Office, Copyright Office, Trademarks, and the Federal Trade Commission. Prepare report describing function of each.

Invite a representative from one of the utilities to explain to the class how prices are set for its services.

Select a film that will focus on agencies available to help consumers become discriminate buyers. Discuss the functions of some of the agencies that are designed for consumer protection.

UNIT XII

USING COMMUNICATION, TRANSPORTATION AND TRAVEL

General Objectives: The student will be able to:

Cite the importance of modern communication, transportation and travel to our economy and to our personal lives.

Discuss the value of an efficient transportation system for a free-market economy.

Use mail, express and freight services efficiently.

Differentiate between transportation and travel.

Discuss the methods of travel.

SUGGESTED VOCABULARY

Cablegram
Carrier
Certified mail
Collect call
Communication
Complimentary close
Conference call
Consignee
Consignment
Consignor
Containerization

Customs declaration
Data-phone
Desk-fax
Direct distance dialing
First-class mail
Fourth-class mail
Freight
Full-rate telegram
Heading
Itinerary
Letterhead

Mass transit
Night letter
Parcel post
Passport
Person-to-person call
Post meter
Radiogram
Reference initials
Registered mail
Salutation
Second-class mail

Third-class
mail
Timetable
Tourism
Transportation
Travel
Travelers
Aid
Visa

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED STUDENT ACTIVITIES
The student will be able to:		
	I. Communication	
Define "communication."	A. Definition	Let students formulate a definition for communication.
Give reasons for the need for effective communication services.	B. Necessity	Compare the efficiency of past methods of communication with current ones. Find out what method(s) of communication students have used recently and why that method was chosen.
Identify the common methods of communication.	C. Methods	List the methods of communication.
Use the telephone properly by answering and taking telephone messages correctly.	1. Telephone	Discuss long-distance telephone service. Practice taking telephone messages. Role-enact making various types of telephone calls.
Write a concise telegram.	2. Telegram	Have students report on the services that are available through Western Union. Discuss the basis for charges. Practice preparing telegraph messages.

INSTRUCTIONAL OBJECTIVES	CONTENT	SUGGESTED STUDENT ACTIVITIES
The student will be able to:		
Write a business letter in response to an advertisement.	3. Letters	Bring samples of business letters and point out good and/or bad features.
	a. Parts	Identify the parts of a business letter and give the purpose for each.
	b. Essentials	Match the parts of a letter with lines that have been drawn on a blank sheet of paper.
		Write letters in response to want ads.
Give the importance of advertising in our economy.	4. Advertising	Using a hypothetical business, discuss the problems it would have marketing its goods without advertising.
	a. Purpose	
	b. Methods	List on board the methods used to advertise a product.
		Bring ads to class and evaluate them in terms of what the class feels is a good advertisement.
		Using several hypothetical situations, determine which communication method is most appropriate.

INSTRUCTIONAL OBJECTIVES
The student will be able to:

Define "transportation."

Distinguish between the types of transportation carriers.

List the methods of transportation and suggest use of each.

Explain the differences in the classes of mail.

CONTENT

II. Transportation

A. Definition

B. Types of carriers

1. Private

2. Public

C. Methods

D. Postal services

SUGGESTED STUDENT ACTIVITIES

Use word attack skills to arrive at a definition of transportation.

Discuss the types of carriers and determine what would be transported by the various kinds.

Have students list as many means as possible of transporting goods.

Find out how goods are brought to the school and the school warehouse.

From a given list have students suggest which method(s) would be best to ship a particular item.

Discuss the four classes of mail.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Make sure packages are correctly prepared for mailing.

Determine which special postal service should be used in various situations.

Select alternate means of transporting goods.

CONTENT

1. Classes of mail

2. Special services

E. Other methods

SUGGESTED STUDENT ACTIVITIES

Bring samples of as many classes of mail as possible to class.

Practice preparing packages for mail.

Secure information from branch post office relative to special services provided.

Visit the main post office.

Prepare bulletin board illustrating the services of the post office.

Using hypothetical situations determine which postal service would be most appropriate.

Go to the post office auction.

Discuss other transportation services and suggest some conditions under which they may be used.

INSTRUCTIONAL OBJECTIVES
The student will be able to:

CONTENT

SUGGESTED STUDENT ACTIVITIES

III. Travel

Give a definition of "travel."

A. Definition

Define "travel."

Distinguish between travel and transportation.

Compare travel with transportation thinking in terms of persons and goods.

Cite reasons why people travel.

B. Reasons for travel

Discuss trips and why they were taken.

List reasons for travel.

Discuss methods of travel giving advantages and disadvantages of each.

C. Methods

Give reasons for using or not using a particular mode of travel.

Write advantages and disadvantages of each method of travel.

Prepare a scrapbook on services offered by various travel companies.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Determine departure and arrival times as given on timetables.

Differentiate between state, U. S., and interstate highways.

CONTENT

D. Reading timetables of common carriers

E. Reading city and road maps

SUGGESTED STUDENT ACTIVITIES

Discussion topic: "Modes of Transportation Have Made the World Smaller."

Compare the cost factor of the different modes of travel.

Visit the trolley car museum in Wheaton, Md. and the train exhibit in the Smithsonian Institute.

Bring actual timetables to class and discuss information provided.

Given a point of origin, have class determine the arrival and/or departure time.

Bring road maps to class or use sample road maps that have been prepared by various companies.

Discuss the legend on city and road maps and identify various types of highways, distance charts, and road conditions.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Select the best type of overnight accommodations for a given situation.

Explain the difference between the American Plan and the European Plan.

Determine the best way to protect funds while traveling.

Distinguish between a passport and a visa.

CONTENT

F. Overnight accommodations

G. Money

1. Travelers checks

2. Credit cards

H. Foreign travel

SUGGESTED STUDENT ACTIVITIES

Practice preparing routes to be followed in moving from place to place in the city.

Plan a short trip indicating the actual highways to be used.

Discuss services of hotels and motels pointing out advantages and disadvantages of each.

Explain checking into and out of hotels and motels.

Assign a small committee to investigate plans used in local hotels and report to class.

Discuss use of travelers checks.

Have students secure information regarding credit card policies from some of the local hotels, motels, and restaurants.

Discuss the need for a passport and/or a visa.

INSTRUCTIONAL OBJECTIVES

The student will be able to:

Fill out an application for a passport accurately.

Give the correct time in various parts of the U. S. based on the time in a particular city or time zone.

Cite special services provided for travelers by various organizations.

CONTENT

I. Time zones

J. Special services

SUGGESTED STUDENT ACTIVITIES

Report on the various vaccinations necessary for travel in certain countries.

Fill out a passport application.

List the time zones in the U. S.

Invite one of the science teachers to explain time zones in all parts of the world.

Prepare a written report on daylight saving time.

Using time zone charts, determine the time in other zones and/or cities.

Contact travel bureaus, automobile clubs, and Travelers Aid to find out what services are available to its members and the public. Report to class.

APPENDIX

JOB FAMILIES

Accounting

The job family area of Accounting is defined as the science, art, or system of keeping, analyzing and explaining accounts. The jobs listed fall within this definition. There are several jobs that are listed here because they fit the above definition closer than they do any other cluster (e.g., statistician does not exactly fit here, but is more appropriate here than elsewhere).

- Accounting manager
- Cost accountant
- Budget accountant
- Property accountant
- Certified public accountant
- Junior accountant
- Accounting clerk
- Systems accountant
- Bookkeeper
- Tax accountant
- Machine processing accountant
- Statistician
- Mathematician
- Trust clerk
- Accounting representative
- Accounts supervisor

Computer

The job family area may be defined as the electronic method of storing instructions, performing complex computations, or compiling, correlating, and selecting data. The number and kinds of employees needed for these functions vary for different computers. This listing of job occupations is intended to be broad enough to include all computer systems.

- Data methods analyst
- Data typist
- Key-punch operator
- Console operator
- High speed printer operator
- Programmer
- Data reduction technician
- Tape librarian
- Auxiliary
- Card-to-tape converter operator
- Sorting machine operator
- Tabulating machine operator
- Teacher-computer

Secretarial Science

The job family area involves the specialization of keeping records, taking dictation, composing, editing, and creative writing. A basic requirement in this area is a knowledge of advanced typewriting. Since there are many different secretarial functions, only the most important are listed.

Stenographer
Legal secretary
Medical secretary
Court reporter
Court clerk

Personnel

The personnel area deals with the functions of recruiting, interviewing, and hiring of people engaged in any work, enterprise, service or establishments. In addition, it involves recording job descriptions and classifications, and personnel discharge, death and/or retirement.

Supervisor
Interviewer

(continued on next page)

Management

The management area is defined as the coordination of those activities that deal with planning, directing, and controlling of personnel. This area has various levels, and the job occupations are listed to include all levels.

Executive
Junior executive
Public relations worker
Supervisor
Instructor, teacher
Educational director
Manager/Owner
Assistant manager
Organizational methods examiner

Finance

This job family area is defined as the science of managing money matters. Only major occupations are listed.

Financial analyst
Financial economist
Bank cashier
Banking reconciliation clerk
Bank president
Bank vice-president

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Personnel, cont'd

Recruiter
Manager
Investigator
Personnel clerk
Personnel records clerk
Personnel relations administrator
Personnel monitor
Job analyst
Position classifier
Personnel counselor
Teacher-personnel
Utilization technician
Administrative officer

Insurance

The insurance area involves the function of insuring against loss. The listed job specialties are only broad occupations to accomplish insurance activities.

Attorney
Insurance clerk
Insurance inspector
Insurance examiner
Insurance safety man
Insurance actuary
Insurance claims adjuster
Insurance salesman
Bordereau clerk
Insurance checker
Teacher/Instructor

Finance, cont'd

Bank auditor
Bank teller
Bank loan officer
Accountant analyst
Investment counselor
Credit manager
Teacher/Instructor

Real Estate

This job area family deals with land and what is erected, growing or affixed to the land and transactions involved in these functions.

Real estate broker
Real estate salesman
Real estate appraiser
Real estate escrow clerk
Real estate counselor
Real estate clerk
Real estate location writer
Real estate posting clerk
Real estate expense posting clerk
Teacher/Instructor

Office Clerical

This area may be defined as those office and clerical duties not requiring knowledge of systems or procedures.

General office clerk
Clerk-typist
File clerk
Tax clerk
Mail clerk
Router
Shipping clerk
Order clerk
Business machine operator
Transcriber-machine operator
Receptionist
Messenger
Timekeeper
Typist
Cashier

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WORDO

Wordo is a game that is similar to Bingo. The card is made up as follows:

W	O	R	D	O

From a given list of words (usually vocabulary words from the unit) students randomly place a word in each of the twenty-five squares. (If the teacher desires he/she can prepare the sheets for the students.) The teacher gives the definition of the term. If the student has that word on his/her card, he/she will place a marker on the square. This continues until someone gets five words in a row, either vertically, horizontally or diagonally. The first person to call "WORDO" is the winner provided the card is correctly covered. Prizes or extra grade points may be given to the winner. You can also play for first corner, center, or four corners as in Po-ke-no. You may also call until one board is covered. The students should have at least 35 to 40 words from which to choose.